



This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

Usage guidelines

Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

We also ask that you:

- + *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.
- + *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.
- + *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.
- + *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at <http://books.google.com/>

Phil
9345
1

WIDENER



HN NLEN Z

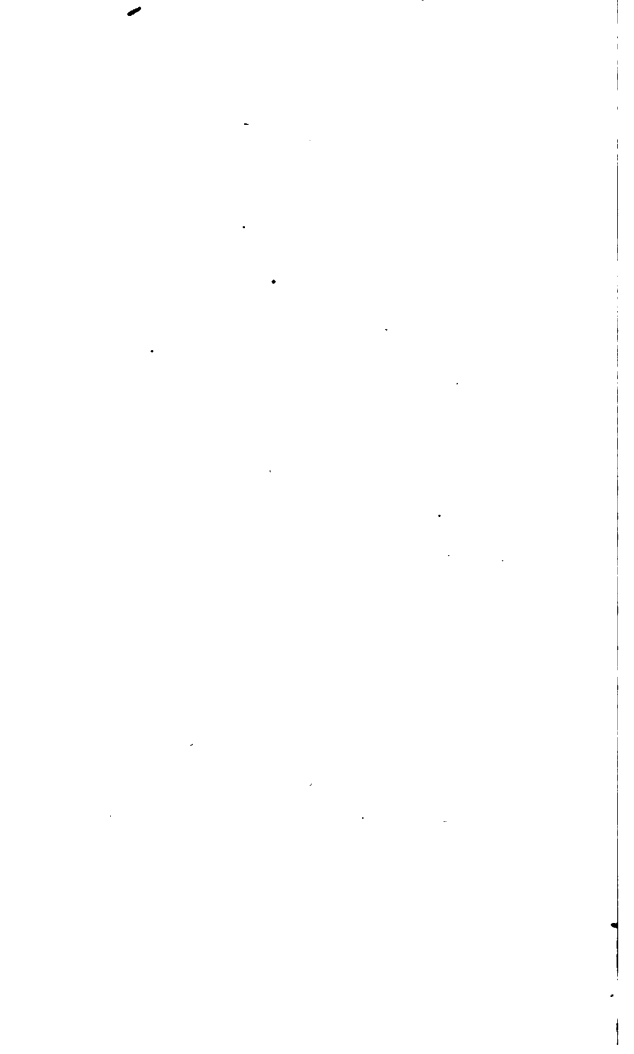
49.83.

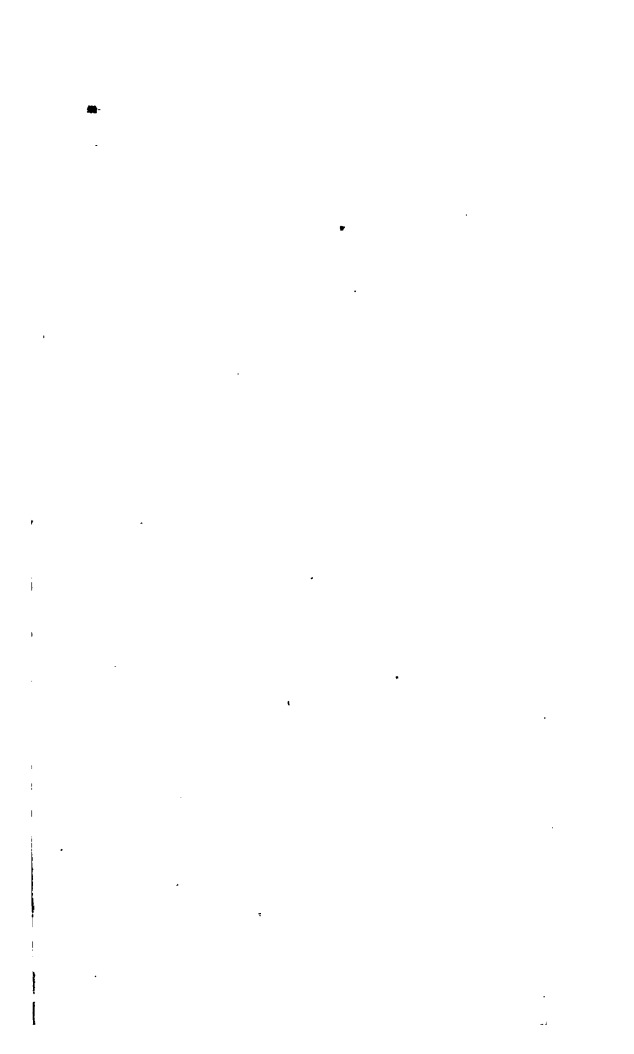
Phil
1345.



The Gift of
Gideon Minor Davison, Esq.,
of
Saratoga Springs, N.Y.
23 August 1858.











FRONTISPIECE.



“ My son be wise, and make my heart glad.”

Prov. xxvii. 11.

6

A
FATHER'S
GIFT TO HIS SON.

ON HIS BECOMING

AN

APPRENTICE.

TO WHICH IS ADDED

DR. FRANKLIN'S

WAY TO WEALTH.

~~~~~  
Contemplate thy powers, contemplate thy wants, and thy connex-  
ions : so shalt thou discover the duties of life, and be directed in  
all thy ways.  
~~~~~

—
NEW-YORK :

PUBLISHED BY SAMUEL WOOD & SONS, NO. 261, Pearl-st.
And Samuel S. Wood & Co. No. 212, Market-street,
BALTIMORE.

~~~~~  
**1821.**

Phil 9345.1

1858. Aug. 23.

Gift of

S. M. Garrison

of Saratoga Springs



# PREFACE.



The following pages are drawn from a very old and obscure work, of which the real good sense was hidden amidst a series of speculative points, and ridiculous allusions.

The dereliction of principle so often unhappily manifested by that class to which this book is addressed, and the deviation from established good customs, into which the present age is fallen, have led to the attempt to save from oblivion that part of this book which appeared worthy of it: and the author has only to hope this feeble effort may not be altogether useless to young apprentices.



# **FATHER'S GIFT**

**TO**

**HIS SON.**

---

**MY DEAR BOY,**

You well know with what tenderness and care, as well as expense, I have watched over you to the present time; and now you are going to quit the guidance of your affectionate father, who has hitherto afforded counsel and assistance on every occasion, and will be exposed to many

and powerful temptations, it is my earnest desire and wish, to give such a stock of advice, as may furnish you with means sufficiently powerful to guide you safely through every trial.

Though many fathers, and even fathers of rank, have undertaken to give instructions to their sons, no one, that I know of, has turned his thoughts to a very necessary branch of precepts, the duty of an apprentice. Surely this is a topic which is too important to be entirely forgotten by an age which every day gives regulations and directions to almost

every duty, both moral and religious. This omission, which frequently occurs to my mind, has led me to offer this feeble attempt, which, should it excite a more competent pen to discuss this very important topic, (seriously important, when we reflect, that this period of life very much influences every succeeding year,) would give me the double satisfaction of having benefited you, and of becoming a stimulus to those who are better qualified than myself, for treating this subject. But I wish you, my dear boy, rather to improve by my imperfect rules, than to suffer time to



glide away in the expectation of better ; for the difficulty lies not in giving, but in taking advice, and turning it to our own advantage. Young men are apt to think themselves wiser than their fathers ; but, my son, this is a false idea, which will be rectified by experience. Yet the young have this peculiar advantage ; they can employ all the wisdom of past ages, be as wise as the ancient, and yet go on adding knowledge to knowledge.

If you do not benefit by my tender care for you, the error will assuredly be your own, and if you do

not profit by my cautions, your follies will be more without excuse. But I shall continue my design to instruct you in your true interest, with fervent prayer that God would ever do you good, and be your sure and everlasting guide: for as our actions should all be done for his glory, so all our enterprises and undertakings should be begun in the hope and trust of that assistance which he has promised to those who ask it. Therefore, as in the ordering of our worldly affairs, we should be very careful to serve God in our generation, so we should look up to him for that blessing which "maketh

rich, and bringeth no sorrow with it:" for, whatever the careless may think, God is the same he ever was ; and his threats and promises have the same force, as when they were first declared unto mankind.

There is one thing I would most earnestly press upon your mind, which is a constant regard to your eternal interest; the greater part of mankind being led only by what is temporal. Education, and the sentiments of those around them, more frequently produce in men the religion they profess, than those principles, faith, and a rational con-

viction of the great truths of the gospel, would cause to spring up. Thus the man who takes up religion, because it is the custom of those around him, and he who embraces it from the force of truth, differ widely from each other. The grand truths of religion are not so difficult as some disputers would render them; they are so clearly shown, that "he who runs may read," unless he willfully shut his eyes: and, however the christian world may be divided in name, in the fundamental articles of our belief all will be found to unite. Our greatest danger lies not in controversy, which may sometimes be

productive of good, as it brings the Scriptures into a clearer light, and causes them to be more investigated; but the mischief will be found in our own hearts and tempers, which argument sometimes sours and disturbs. Therefore, bear in mind, what the wise man saith; "Keep thy heart with all diligence, for out of it are the issues of life." Seneca, though a heathen, may even now condemn some of this generation; he was not favoured with the help of the Holy Scriptures, yet his practice was in many things conformable to the spirit of the Gospel. He was accustomed to examine every night

the events of the past day, and see what temper had produced every action ; and by this he praised or condemned himself. This procedure is worthy of a christian, and will not disgrace the gospel of Jesus Christ. Be punctual in the practice of private retirement for devotion ; regular, but not ostentatious ; in the spirit of humility, present your requests unto God for his blessing on your designs ; and offer him thanks and praises for the mercies which crown your days.

It is observable, in reading accounts of persons who have suffered

for their crimes the punishments assigned by law, many have acknowledged it was the neglect of the duty of prayer and bad company which brought them to this sad end; for, who can stand by his own strength? I would also enjoin a careful participation of the company of sober and religious people as often as suitable opportunities present themselves. And to this I would add, the strict and regular attendance of the place of public worship, especially on the first day of the week, called sunday or sabbath, and to avoid the too common practice of spending the rest of that day in un-

profitable company, visits, &c. but endeavour to improve it for the purposes for which it was set aside, namely, as a day of rest and religious improvement. The last thing I would suggest, on this head, is, the frequent reading the holy Scriptures: fail not to be diligent in this exercise, which will, at most, occupy but a few minutes of your time, and these minutes, though daily thus employed, will not be missed from the day. For where, but in the sacred volume, can we find penned all those necessary instructions for our conduct, that direct us where to look for all the supports and aids the distresses of life call for. What excellent direc-



tions have we here to fit us for heaven ! The wisest philosophers, and the best men, have constantly declared, that the Scriptures are truly sublime and contain pure morality, important history, and impressive eloquence. Engage not too much in the controversial parts of religion, which is apt to make a man more busily inquisitive, than practically useful. Why break the golden chain of brotherly love for speculative points, which are very far outweighed by faith, and good works ? Give a reason for the hope that is in you, with clearness, and coolness ; but let your conduct be the best comment on

your belief. Espouse not any opinion, nor be led by it one step farther than the clear conviction of your own judgment will conduct you: for how manifestly unjust shall we be to the reason God has given us, to subject our understanding to the guidance of others. Esteem no man because he is of this or that opinion, but value every one who walks virtuously, according to the plain principles of piety, sobriety and justice, which are not disputed nor denied by any. For when the great Judge shall take account of all things, he will not ask, “are you of Paul, or of A-

pollos, or of Cephas," but, "have you departed from all iniquity?"

Never accustom yourself to the use of profane words ; which is a habit readily acquired, but not so readily laid aside : many young men fall very imperceptibly into this vice, through various causes, but chiefly through vanity. You will shun this, and every other vice, by attending to this precept ; " pray without ceasing." Start not at what may appear impracticable to one whose time must be constantly employed very differently : the apostle who gave it laboured for his daily

bread, and therefore knew it to be practicable by all. He means by it, that your mind should ever be in such a state of purity, that you may be able to refer every event which befalls you, whether joyful or sorrowful to the great Disposer of all, either in gratitude, or in trust. When you pray, let not your prayers be a hasty or inconsiderate repetition of words impressed only upon the memory, for ye know not what to pray for as ye ought ; but pray with that faith, affection, and earnest desire, which, whether in words, or only in fervent aspirations of the heart, is acceptable to the

great Searcher of hearts. Words alone are not prayer, but the affectionate breathing and desires of the heart, are true and effectual prayer, whether clothed with words or not.

My son, as my great care has been to place you with a skilful and honest man, from whom you will receive daily examples of virtue, as he will perform the duty of a master towards you in your government and instruction, so he will naturally expect the diligent performance of your duty. I advise you so to act as a servant now, that you may act as a master hereafter. To obtain,

and to merit a good reputation, requires the performances of virtues which greatly tend to our well-being here. The first of these is veracity ; for independently of the great sin of lying in the sight of Him who knoweth all things, it can scarcely be imagined what great disrepute is thereby contracted : we are perpetually exposed to the scorn of those who have discovered us ; and we render ourselves suspected, even when we are conscious we speak the truth. The penalty attached to lying is unbelief in all around us. If one deviate from truth, with the idea of concealing a fault, the inten-

tion is frustrated ; for besides the folly of endeavouring to conceal one crime by the addition of another, the falsehood is generally discovered, and what might have been pardoned upon a frank confession, becomes the subject of severe reprehension, by the added guilt of violation of truth. On the other hand, consider how excellent it is to be accounted one upon whose word all men may depend, and in whose lips there is no guile. O my son, let truth guide you in all your ways, that the blessing of the God of truth may ever rest upon you.

Fidelity is another virtue so essentially necessary to every state of life, that to suppose a good servant without it, were to suppose a rational being without the gift of reason. Let it be your principal care to keep your hand undefiled from the touch of what you cannot call your own. Never let any opportunity, or probability of concealment ever tempt you to lay your finger on that your conscience tells you is not lawfully yours. Besides, observe how great a happiness it is, to be bold in the certainty of our integrity ; when, like Moses and Samuel we may challenge the whole world, that they



cannot find any thing in our hands which is theirs. Have no concern with any who deviate from integrity ; for it is not the least part of our fidelity to those who trust us, that we are as their eyes and ears to prevent any injury ; and it is easy to imagine how much a trusty servant may overrule, and stop the evil practices of those who abuse their master. There is another sort of fidelity, although not of so much consequence, yet as acceptable to those who employ you ; that you should be faithful to their reputation, as well as their property ; not only avoiding all speeches which may

cast any blemish upon them, but at all times vindicating them against any obloquy to which they may be exposed. Since then reputation is dearer than life, nothing enhances the value of a servant in the opinion of his master, more than the refuting any calumnies by which his good name is endangered, or the giving a favourable interpretation to those just censures, to which, through human frailty, they may be exposed.

Temperance is the next virtue I shall mention; a virtue of such necessity that scarcely any business

can be done readily without it : for he who violates this virtue is unfit for any employment. I would caution you against intemperance in meats as well as drink, for excess either in eating or drinking, decays the body, and lessens the purse. This excess is a pleasurable evil, and a costly vanity ; for one mouth so to be gratified, is more than enough for six pair of hands to supply. Though inordinate eating be hurtful to the body, and consumptive to the purse, yet in many respects not so pernicious as excessive drinking ; for this overturns our reasoning faculties, renders us the scorn

of children, and the detestation of sober men. So just an abhorrence have I of this most degrading custom, that though I have the strongest arguments to urge against it, I can hardly find expressions forcible enough to call upon you, my son, to abstain from this unmanly vice, which, by depriving us of the reason God has bestowed, reduces us to, or below, a level with the brutes, exposes us to every temptation to iniquity, and incapacitates us for every good thought and way. Let me adjure you, by every thing that is dear and sacred, to abstain from a vice so pregnant with evil. Neither be in-

temperate in sleep, for into this error we are apt to fall, without a thought of sin: yet the wise man says, "slothfulness covereth a man with rags." We cannot too much exhort against an intemperate use of sleep, for it is indeed the abatement of our life, by placing us in a state of non-existence, or anticipating that of the grave. We do not by this abuse, merely shorten our lives unnecessarily, but we deprive ourselves of much time to transact our affairs; and this tends considerably to the confusion we daily witness. Here I must also admonish you against another source of intemperate ex-

cess, that is, in your apparel : for it is not uncommon to see persons who expose themselves to the wonder of sober men, mistaking laughter for admiration. Expensiveness in apparel, therefore, is almost as great a folly as men can commit ; for if your dress be beyond your estate, the only esteem you acquire is that of a prodigal ; and if but equal to it, you would have had this esteem without it. It is wisdom to be always neatly and properly clad, and to wear such apparel as shows you are neither sordid nor negligent ; not such as may claim too much from your purse,

and cause your judgment to be censured for your vanity.

What I shall next mention is silence, a quality of no mean consideration in the quietness of life, and in the well-ordering of your affairs. In general, that talkative humour should be avoided which exposes a man very much to the censure of others : since it is difficult to talk much and well. The Greek adage is true, "much speaking is not without much folly ;" it is rare to talk much, without some disadvantage arising from it ; especially if we talk of those whom we cannot

commend without envy, nor blame without danger ; every one being keenly sensible to the censure of the tongue. You are to be particularly careful not to discover the concerns of the family in which you live ; for every man's house is his castle, and should be his cabinet, *with you*, from which not any thing should issue, but by his permission. Of this excellent quality we have many examples, even in slaves, who have endured extreme tortures rather than discover their master's secrets. We are told of a servant who hanged herself, lest through a second torture which was preparing



for her, her resolution should fail, and she should discover the conspiracy against Nero, the bloody tyrant of Rome, in which so many noble persons were involved.

Neither is it wise to talk of those things which you conceive to be of little moment ; for he who will indiscreetly tell any thing, is ever suspected to tell every thing. Those who may have a word from your mouth to begin upon, will build such a superstructure as is proportionate to their own imagination ; all which they stamp as current and passable upon the truth which you let

fall. But especially let what is committed to you, as a secret, be locked up, as in an enclosure, not to be opened but by his key who gave it ; for nothing is more contemptible than that vanity which discovers what has been intrusted by a friend. Here I would notice how expedient is silence with respect to bargains to be made, or business to be transacted ; for by talking too much you give opportunity to others to get the advantage of you, if they judge it worth the while ; and those who are within the reach of your projects, may be upon their guard to counteract your designs : recollect it is no small advantage, that men

can take of those with whom they deal when off their guard. The silent and shrewd part of the community commonly effect that business which great talkers can never compass.

Never boast of your own courage or resolution, as it is usually suspected great boasters are but feeble doers: and if you do not act up to what you profess, you are but a boaster, and will be condemned as such by all who have heard your vauntings. Know also, that though we have a natural proneness to talk of our own abilities, yet he is very

unwise who boasts of them, or of his own arts; it is an attribute of cunning to endeavour not to be thought so; and the man who proclaims his own skill, beats a drum to alarm those with whom he has to do. Neither is it fit to canvass our expectations or hopes, which depend upon the good-will of others, and are often set upon slippery places: if we fail in these hopes we sink in our reputation and are exposed to the derision of others. Such disappointments of imaginary possessions are frequently retorted upon us, as originating in our worthlessness; he who so antedates his enjoyments, and makes them

a subject of discourse, may be truly said to wear the skin before the bear is caught.

Be guardedly silent upon all causes of dispute, unless there is good ground to believe that you can act as a mediator or peace-maker, as he who blows the coals of contention will certainly have the sparks fly into his own mouth ; it being very difficult only to make that amicable interposition, which may not be misunderstood and perverted by the passions and prejudices of men. But it is odious to be the instruments of adding to existing animosities, or to be

a tale-bearer and keep up that fire which would otherwise die through want of nourishment. Besides such practices are very pernicious, and those who deal in them seldom escape without a scratch ; and no one would perpetuate strife, who calls to his remembrance, that peace-makers are ranked among the seven beatitudes.

It is the duty of every one to bury all harsh language in oblivion ; and our tongues should more frequently be dipped in oil than vinegar. You need not look back for ancient examples to see how much a soft answer

pacifieth wrath, for your own experience will convince you of its truth ; neither need I employ many arguments to show you the propriety of consulting your reason and not your passions upon every occasion.

Now, my son, I would advise you to be of a meek and calm conversation, by no means inclined to take offence at things of little moment ; such captious persons are like the weather-cock, which every wind disturbs and places in a different aspect. Even where just cause of anger is given, it is better to let the wasps alone than, by contending with them, bring

a swarm about your ears. It is very inconvenient to be a man of strife, for he is considered as a fire in all company, in which he will always find fuel for his unhappy disposition ; and thus he becomes despised and dreaded wherever he goes. Besides such tempers find occasions of dispute, which never existed but in their own imaginations ; and raise up enemies which else would never have been found. It is infinitely preferable to strive to obtain the good-will of all rather than make an enemy of any, and to be of that obliging spirit which will gain the affection of every one : for there is no creature so contempti-



ble which may not prove beneficial, and whose friendship may not be more desirable than its enmity. Kind actions often find requitals beyond what could have been expected ; as it is well known in story he who was a surgeon to the lame lion, had his life afterward saved by the same beast. Make trial, and see how far a constant gentleness will prevail in obtaining the friendship of men, and you will find that while we caress those animals who are mild and tame, we keep at a distance those which are fierce and cruel.

The virtue to which I would next call your attention, is frugality ; a

virtue expedient for all, but especially for you, who like the silk-worm, must produce your riches from yourself, as you can entertain little or no expectations of further help from me. I have done for you, my son, ~~to~~ the utmost of my ability ; therefore you are now to use your own exertions, and to be industrious and frugal for your own advantage : you will find wisdom and activity more desirable than any worldly goods of which you may be deprived. Go into the world like a sheet of clean paper, where no blots are to be found, and let your reputation be as virgin purity unstained by any thing that may render you sus-

pected in future. It is a species of good frugality to be careful of our credit, which can never be preserved with too much jealousy, nor expended without the greatest loss.

Be sure of this, that the first step to reputation, next to living virtuously, is to be possessed of something ; and therefore lay out no more money than what necessity and propriety require ; for the greatest sum we can imagine was begun in a penny. Be skilled in that part of arithmetic which is addition, rather than subtraction ; as many labour very hard for that sum which we are too apt to

squander away in luxury and vanity. Take notice that the most ample structure had but one stone at the beginning, so be certain, an estate is to be raised from a very small beginning. There is still the same proportion in every thing, for he who is not frugal in little, deserves not to be trusted with much.

But this suggestion becomes more important if you are intrusted with your master's money, which you are to look upon with the greatest care. Let not a thought enter your mind of employing even the smallest part of it for your own use, since you are to be accountable for the whole, and

you will find a great difference between taking out and returning. Reflect upon those unhappy youths who have been led away by this temptation, and been disgraced by the punishments attendant upon such crimes.

A very fit companion for frugality is industry, since that which is gained by the one, may be improved by the other : for frugality alone is but single getting, but joined to industry is double : thus diligence accomplishes by degrees, what frugality alone could not do. The wise man directs us to go to the bee and the ant ; for these little feeble creatures plain-

ly show how much industrious labour can produce. Surely it is not wisdom when our means suit not with our ends, that we will not pursue those ends which suit with our means ; and because we cannot do all we wish, we will not do what we can ; thus depriving ourselves of what is within our power, because we cannot accomplish the things which are above it, when perhaps we might produce great effects, did we attend to all the apparently trifling circumstances around us. Industry works things beyond our expectations, when we are excited rather than discouraged by difficulties ; for of all tempers,

that is to be the most avoided whose activity is quickly abated, as it leads us to consider as impossible, those things which real diligence will easily surmount. Fear not but the tallest cedar or sturdy oak will fall at your feet, to whose root you have applied incessant strokes. Besides, nothing will gain you more friends, while you are a servant, than an industrious attention to the wishes of others ; for a diligent and willing servant is most highly to be estimated, as he even anticipates our commands.

Receive your master's orders always with that cheerfulness that

shows a pleasure at being employed; as it is very painful to deal with those who with a sullen murmur or a discontented air, act only because they must, and go no farther than their master's eye follows them. Be ever willing to oblige your mistress and the children; this will obtain their approbation, and insure to you their sincere regard.

Never despise any services, however mean, if they be honest; since there is nothing vile but what is wicked; nor any thing shameful but what is impious. It is the folly of the age in which we live to consider idleness



as an advantage, and the greatest good to have nothing to do ; when it is action only which is noble ; and not only are the celestial bodies in continual motion, but He who is Most High, besides the contemplation of his own goodness, is working works of providence and grace.

There is one thing I would mention here ; that you should not follow any diversions without first obtaining permission ; for masters, though well pleased to allow their dependants all necessary recreations, yet expect to have it asked at their hands. All men who are wise assert their authority,

and look for submission from those over whom they rule ; and often feel more resentment in having their just commands slighted in trifles, than in more important cases. Be punctual in observing the time you are allowed, and never trespass beyond it, as it may be more easy to procure another holyday, than pardon for violating your master's orders. Obedience is much more visible in trifling than in great things ; and it is desirable for youth to learn and practise this duty very constantly. There is another thing which is highly pleasing to all masters ; which is, that their servants should be exact in what they

are bidden ; not procrastinating, but rather anticipating their expectations ; and it is highly gratifying to to them to learn that is already done for which they were anxiously thoughtful.

One thing more I would remind you of, if you would have the esteem of the family in which you are placed ; that you are always contented with your diet, as I am persuaded you will never meet with scantiness in any thing that will prejudice your growth or health : I am too tender a father to have sent you to one, who is so unprincipled as to withhold a suf-

iciency of what is wholesome : and seriously, to be so very particular about the quality of your food, would betray a spirit not at all conducive either to health or comfort, and must be displeasing to those who are conscious of doing their duty towards you.

The next principal consideration in which your care is requisite is the choice of your company ; for by your associates your reputation and disposition will be influenced ; as waters which pass over minerals imbibe their tastes and properties ; and you know, it is usual for men to be judg-

ed according to their companions. This is only what is very natural, for we see all things avoid their opposites ; animals as well as men uniting only with what is similar to themselves. The scriptural prohibition says, "Plough not with an ox, and an ass ; nor wear garments of linsey and woolsey mixt together ;" thence you may learn how impossible it will be for you to be considered as a person of integrity, while you appear with those who are vicious. You will also find, my son, that the danger of evil company is not less than the discredit. In criminal cases, our laws frequently involve in the guilt, not only

the principal actors, but their companions ; as in riot and murder : and in the case of treason, even silence is a crime : therefore amongst traitors you must either betray your friend's life, or expose your own. This is not the greatest danger evil company brings with it ; a deeper mischief still is, that it depraves the mind, and leaves a stain upon the understanding and the affections, which better counsels will with difficulty remove : this fatality is too often seen by its contagion upon the purest minds. The readiness with which youth receive evil impressions, spreads this venom so quickly and so surely, that

it is difficult to find an antidote for it. The unfortunate end of many a person, who was once probably well-disposed, speaks an awful lesson ; for if you ask what has produced these miseries, they will all answer in nearly the same words ; evil communications ! your own memory can furnish you with many instances of the truth of my assertion : and earnestly do I pray that such recollections may prove warnings, not to you alone, but to many others.

There is an innate propensity in man to association ; hence it is not the least part of our wisdom to make

choice of such companions as may be useful and honourable to us, rather than a disgrace and a blight upon our credit. It is good for you to select for your familiar friends, those who excel in their different pursuits; for much is to be acquired in the arts and sciences, as well as in every other branch of knowledge; by conversation with the wise and well-instructed; besides, the world will conclude either that you are wise, or that you will soon become so, when your associates are of that description. You will find a considerable advantage in connecting yourself with those who are able and willing to advise you,



provided you profit by it ; and if counsel be the strength of kingdoms, surely it can be of no less utility in private concerns. When young men have for advisers the young like themselves, to whom they are generally more inclined, they are frequently entangled in difficulties, from which they cannot always free themselves : take therefore for your companions those who are become wise by experience ; of which you may reap the advantage without any of its previous difficulty or danger.

But chiefly be solicitous to choose such as are careful of their reputa-

tion, and sedulously attentive to that part of their nature which raises man from the brute, and assimilates him to deity. To this end never connect yourself in bonds of social friendship, (though ever thoughtful of them in kind deeds) with those too much below you, (I do not mean those of less property, but low of character and conduct,) lest you sink to their level, and in a worldly point of view, this sort of company is by far the most expensive, as it will be expected you pay for the honour of being the head. Let however a higher motive than a pecuniary one induce you to avoid this species of society.

But above all, avoid such company as is addicted to drinking ; the drunkard is a kind of wild beast, unfit for society. Clytus slain by Alexander, and a hundred more examples, tell what drunkenness will do, as it opens a door to every other vice. If, therefore, you love your credit, your body, your soul, or only your purse, come not near such as these.

Neither let those be your associates who have any stain of guilt attached to them ; for though judgment be slow, yet it is sure ; though God hath long patience, yet he reacheth the sinner at a great distance between the

crime and the punishment, which, as I have before observed, frequently includes his companions too.

Have for your friends, my boy, those for whose sake God may bless you ; as we read that for the sake of Joseph, the Almighty blessed Potiphar, “both in his house and in his field ;” and when we are told, that the Lord would have spared certain cities could but ten righteous persons have been found ; and that he did spare one through the innocence of Lot ; we cannot but wish to have an interest in the prayers of the righteous ; and consider what a benefit it is, to

be conducted in the ways of virtue, by those with whom we are in habits of friendship; to have such about us as will rather say, "Come, let us go to the house of the Lord," than tempt to do what is evil in his sight.

Be advised to value much that man who will reprove you for what is amiss; this being the surest evidence of friendship: it is certain few listen willingly to their own condemnation; and he who censures, is almost sure to be unwelcome. Thus no one ever tells us of our faults, but either through hate to shame us be-

fore others, or through love to produce an amendment by private rebuke. Hence it is that among the many acquaintances a man may have, it is rare to find one who will faithfully discharge this office. He, therefore, deserves the nearest place to our hearts, who, with a true affection, deals plainly with us ; and who will rather chasten us for our good, than flatter us to our disadvantage : in the choice of a friend this ought to be your test.

Never suffer friendship for any one to induce you to commit what is evil. The high duties of friendship are nev-

er to intrude upon the still higher duties of christianity ; for, “ the friendship of the world,” obtained by any questionable actions, “ is enmity against God.” Neither let your affection overcome your prudence, to draw you into any deeds prejudicial to your credit or interest ; no sincere friend would injure your reputation ; so, you are no friend to yourself if you do not allow propriety to guard your proceedings. Friendship, rightly understood, is a sacred thing ; both sacred and profane history are filled with noble instances of its force ; but, alas ! I must say, the present age does not abound with this blessing. The

wise man says, " he who hateth sure-  
tiship is sure ;" yet it is but poor con-  
solation, after being ruined for a  
friend, to obtain that negative praise,  
" he is no one's enemy but his own."  
Expose not your personal concerns  
so far, that if friendship cool you  
may be injured, as a removed friend  
is a bitter enemy.

Always reserve to yourself the  
liberty of honourably withdrawing  
from any connexion, which might  
carry you from those laws either ne-  
cessity or choice has made you form ;  
be not guided by any judgment but  
your own in matters of pleasure or



expense, when they are going beyond a just bound. In all things let prudence and moderation direct you, and you will escape many snares into which thousands have fallen.

To these remarks upon your companions I would now, my dear boy, add some which relate to your conversation ; as life and death are in the power of the tongue.

Be very careful of your speech, for many fatal consequences have followed an unguarded expression. Let your discourse be rather little than much : it being better to be thought

too reserved, than by a constant babbling become a mark of derision ; besides, much intelligence is to be obtained by silent attention. Your modes of expression should be free from affectation, as what is unnatural excites scorn and contempt. Seek to be wise rather than witty ; much wit being usually attended by much froth ; and as it is difficult to jest and not jeer, what was designed only for mirth, ends in sadness. Always adhere to purity.

Never deride the infirmities or natural imperfections of others ; as none can be found exempt from the frail-

ties of humanity. But to scoff at natural defects, is to mock the Almighty, who does nothing in vain : you might, with some show of plausibility, deride imperfections, had you been the maker ; but as *you* “ are fearfully and wonderfully made,” and cannot “ add one cubit to your stature,” the defects of others should be a motive for gratitude, and not a cause for laughter ; considering that your exemption is the effect not of your own care, but of the divine goodness. Never, in conversation, sport with the calamities of others : who are you who pretend to judge God’s judgments, which are so clearly

entitled to our veneration for their justice ; and call upon us to fear, lest by our own conduct we should be exposed to them ? the punishments inflicted on impenitent Israel, are recorded for our admonition.

Do not relate things which are improbable, which will gain you the character of a relater of untruths, though it may be unmerited. Never employ as a topic for your conversation, any disputes you may be engaged in, nor any private business ; these, though very interesting to yourself, only tire those whom they do not concern. For the same rea-

son your troubles, and your sicknesses will be equally unacceptable if you dwell upon them and make them your constant subject.

Be very cautious, also, in sounding your own praise ; nothing can vindicate your vanity, nor plead an excuse in the minds of those who hear you. “ Meddle not with state affairs,” is a sacred maxim, well worthy of your attention, as the heat of political arguments often brings a man into disrepute ; it is a sort of folly to interfere in things so far above us ; from their distance our judgment may be deceived. The best way to pre-

vent any evil effects of government is, not to quarrel with its actions, but amend our own; for it is an essential part of subjection to submit to the discretion and wisdom of those who rule us.

But, more particularly let not your speech violate that veneration which is due to the Supreme Being, for all his attributes. I regret to observe a strange impiety in some characters, who make a sport at godliness, and seem to know the Scriptures for no other end but to use them for their recreation, like tennis balls: but if "God be in heaven, and

we upon earth," our words should be few in every sense, and, most certainly, they ought to be only those which are reverend. And here let me dissuade you, most earnestly, against the sin of swearing,\* which is too common with many men, who use oaths as ornaments of speech, without any other consideration: but think not, O young man, that the holy God, who, with such fearful threatenings, hath declared how much he abhor-eth all iniquity, will let this sin pass unobserved, since he hath solemnly said the blasphemer shall not go un-

---

\* Jeremiah saith, "Because of swearing the land mourneth," and Christ says, "Swear not at all."

punished. In this righteous judgment there needs no attempt to vindicate the ways of Providence, if we consider, here is no temptation to excuse us ; in other sins our appetites are gratified ; we please our love, or we serve our hate ; but what gratification has the swearer in view ? none but that rebellious spirit which opposes itself to God ; and he will assuredly find it a fearful thing, for a vain and foolish habit, to fall into his hands. The effects of this senseless practice are so terrible they will not bear reflection ; and your father can only earnestly pray that you may



**avoid the habit and escape the punishment.**

**My next advice will be on the choice of your recreations ; in which you will perhaps think advice not very pertinent, as every one can choose his own amusements, and follow them innocently : yet even here, a father's love is awakened, to direct you to those paths, which may truly prove paths of peace.**

**That you should not make amusement your business, I need scarcely remark ; for necessity has imposed this salutary law upon you, as well**

as upon thousands ; you must work, or not eat : therefore, your recreations should be such as may relieve the mind or body, from the effects of previous application, rather than those which may unfit you for your required duties. Thus reading, properly so called, as well for instruction as amusement, is very useful ; for the mind will take a strong interest in the account of distant events, in the discoveries of other lands and seas, or in the investigation of science ; thus enjoying peacefully the effects of what others have obtained with hazard and labour, and reaping the profit of their discoveries without

the penalties they found attached to them. By seeking to acquire general knowledge, you will render yourself companionable for well informed persons; and be furnished with a pleasing store of useful reflections, and animating thoughts. This species of relaxation, though very great, will not remove you from that attendance upon your occupation, which is required from you, nor prevent in you that attention, which alone can, with the blessing of God, ensure success in our temporal concerns. Yet carry not a habit of reading to an excess, for though the mind may be strengthened, the body will require

more active exertions. By tasting the benefits of air and exercise with a friend, you will unite two pleasures in one: as rational conversation will be highly conducive to your improvement.

After all there is no recreation like business; for recreation is in truth only changing the scene, and none is without labour; so that pleasure, however agreeable at first, tires us by its continuance, or repetition. Thus nature has provided us perpetual change, summer and winter, night and day, sleep and waking: and we find enjoyment only in changing the

scene and objects of our duties ; for nothing truly valuable or satisfying is to be found out of the path of duty.

When you are called upon to deal with men, choose those who are honest ; yet even with such be cautious, for you cannot read the heart. Be not too suspicious lest you covert a friend into an enemy ; but adhere to the advice of Him who knew what was in man, and blend the serpent with the dove. Cherish not hatred, for the promise of God to forgive us, is built upon our forgiving others. Be courteous to all, and study the

art of conferring favours handsomely, that your benefits may not be painfully felt. Learn the characters and tempers of those with whom you are connected, and deal with them accordingly ; never forgetting to do as you would be done by.

If God should so bless you, that you should live to serve out your time, with, I trust, that industry and faithfulness as shall ensure your master's approbation, it will be well to have some general advice concerning your entering into business ; because we know not whether I shall be alive to judge for you. Be not hasty in

this affair ; for many, by precipitation, have ruined themselves : many who have been weary of being servants, have, in a short time, made themselves slaves to indigence and want.

It is incumbent upon you to act with caution, and not to be led by the names of *master* and a *shop*, to enter upon that in haste out of which you may be quickly turned with shame. Youth is too apt to be forward, and to view things with too promising a hope, by which we are frequently abused and deceived. Young men generally prosper best,

who have either served as journey-men to old and experienced masters, or have the good fortune to be taken as partners with men of credit ; since by their example they are taught wisdom.

Entering into trade under great expenses has often ruined young beginners, who, before they have gained sufficient custom to defray their outgoings, find themselves fettered and cramped in their undertakings ; every day furnishes us with examples : you will do well to profit by them. It is, therefore, good counsel to begin in moderation ; for though



there is nothing more easy than to come down, yet there is nothing more difficult than to bring down our minds. Be not ambitious either of a large house, or expensive furniture, (the common foibles of the age) which are dear to buy, but cheap to sell ; and the money thus expended is buried without profit : have all things for convenience and use, nothing for show or superfluity.

When you are fixed in trade, with a fair prospect, under the Divine blessing, mind the following instructions : Depute not another to do that which yourself can do ; for, if he whom

you employ be negligent, your business is undone ; if diligent, your business in a short time becomes his.

Be not slothful in business, but early and constant in it ; not imitating some of the present day, who sit up till midnight, and lie in bed till noon : you see the effects of this conduct, and find Solomon's assertion verified, " Idleness clotheth a man with rags."

In the next place, do not engage in too many kinds of business, nor in too extended affairs, but in all things be moderate : constantly strive to do your duty, and leave the success to

Him “from whom all good proceeds;” for God confers a blessing upon the honestly-wise, and generally prospers their designs.

Avoid all pretexts for going to law ; for, not to speak of all the vexation and trouble which a law-suit produces, the lawyer, frequently, is the only gainer ; and it is a reproach to a tradesman to be thought litigious. Adopt not the common practice of borrowing money ; for, besides that it is easier to borrow than to pay, it is leading you into the error of forgetting that the greater part of your substance belongs to another : the present times re-

**quire the strictest economy, and the most prudent conduct.**

**Let me here observe, there is no one thing demands more the care of a young tradesman, just entering into life, than the choice of servants. Never trust those who flatter, nor make yourself too familiar with them; familiarity often destroys obedience: neither intrust them with any secrets. Be not in your servant's debt; both because it is disgraceful and places you in their power; and from a higher motive, see that you "withhold not the hire from the labourer." Let your behaviour towards them be ever**

equal and firm, not finding fault through peevishness, but only from a just cause. Let your servants find all things necessary for them in sickness and in health ; for they are our fellow-creatures and candidates for immortality : woe to those masters who forget this. Be always attentive to their moral and religious improvement, and allow them reasonable opportunities for these things.

But a very different conduct is to be pursued towards your apprentices, for to them you stand in a parent's place ; they are to receive the treatment of sons, and to be considered as

future masters, whose credit and respectability will in some measure shine upon your memory. Consider well, how many calls there are upon your tenderness and watchfulness over those who are placed with you ; and remember that the hopes and future joy of a good father are lodged in your hands : see how very much the credit and welfare of young men depend upon the manner in which their apprenticeship is passed. Surely none should undertake this important office who has not weighed all its consequences. Besides, interest prompts to a proper discharge of a master's duty to his apprentice ; since

those are best served when the service comes from love and respect.

With a prospect of success in business, you will naturally turn your thoughts to matrimony. Here, my dear son, be willing to listen to the advice of an old man, anxious for your welfare, in this very important choice, upon which more depends than you are perhaps aware of. It is true the married life has many incumbrances, from which the single is free ; but much is to be said on both sides ; yet, I must add, a cheerful partner, and a comfortable home, are the strongest incentives a young man

can have to a proper attention to business, and to propriety of conduct. No sight is more attractive and gratifying, than a house governed by love and unity, with an active discharge of duty.

Choose a wife whose reputation is pure, and her connexions honest and respectable ; and whose temper is good. Let your religious principles agree ; and let religion, without cant or hypocrisy, regulate all your household.

It is right for a tradesman to select a wife of frugal and industrious hab-



its ; for these days afford terrible examples of the neglect of these homely virtues. The happiness of your future life will be increased or diminished by your choice of a partner ; therefore, be guided by discretion, as well as by affection ; and let her be such an one, in every sense, as you will never be ashamed of.

Call to mind there are as many duties required from the husband as the wife ; and a little self-denial and patience on both sides will produce that domestic happiness I pray may be your lot. Let mutual confidence prevail, for concealment between

man and wife is a great bar to peace. I shall not enter upon all the duties of the married life, as I rely upon your goodness of heart, that you will not violate any of them.

Should you become a father, your duties and your cares will multiply, but you will also have your comforts: and as you will have been guided by wisdom hithertowards, so here the words of wisdom will assist you still ; and the duty of a father is so clearly pointed out both by religion and common sense, that I need not dwell upon it, though it is the most important of all duties.

In your house exercise hospitality, but shun all unnecessary waste, and superfluous feasting ; these ill agree with the calls of a family, or with the attention we owe to our poor neighbours, who surely have a claim upon our bounty when we are enabled, by Providence, to become bountiful. We find a blessing attending upon charity when it is secret and unostentatious : that charity is best which exercises a spirit of discernment.

Let prudence superintend your household in every department, and propriety regulate every part.

Here, my dear boy, I lay down my pen ; and call upon your affection to accept and improve your FATHER'S GIFT, which was written with a view of your temporal and eternal interests. When you are yourself a parent, you will know with what anxious tenderness my heart is filled ; and with humble trust do I commit you to " Him who alone can keep you from falling."

## YOUTH AND AGE,

*By G. Tucker, of Virginia.*

Days of my youth ! ye have glided away ;  
 Hairs of my youth ! ye are frosted and grey ;  
 Eyes of my youth ! your keen sight is no more ;  
 Cheeks of my youth ! ye are furrow'd all o'er ;  
 Strength of my youth ! all your vigour is gone ;  
 Thoughts of my youth ! your gay visions are flown !

Days of my youth ! I wish not your recall ;  
 Hairs of my youth ! I'm content you should fall ;  
 Eyes of my youth ! ye much evil have seen ;  
 Cheeks of my youth ! bath'd in tears you have been ;  
 Thoughts of my youth ! ye have led me astray ;  
 Strength of my youth ! why lament your decay ?

Days of my age ! ye will shortly be past ;  
 Pains of my age ! but a while can you last ;  
 Joys of my age ! in true wisdom delight ;  
 Eyes of my age ! be religion your light ;  
 Thoughts of my age ! dread not the cold sod ;  
 Hopes of my age ! be ye fixt on your God !





**BENJAMIN FRANKLIN** was born in Boston—1706,  
Died in Philadelphia—1790.....*Aged 84½ Years.*

6  
FRANKLIN'S

WAY TO WEALTH;

OR,

'POOR RICHARD

IMPROVED.'

INDUSTRY LEADS TO WEALTH.



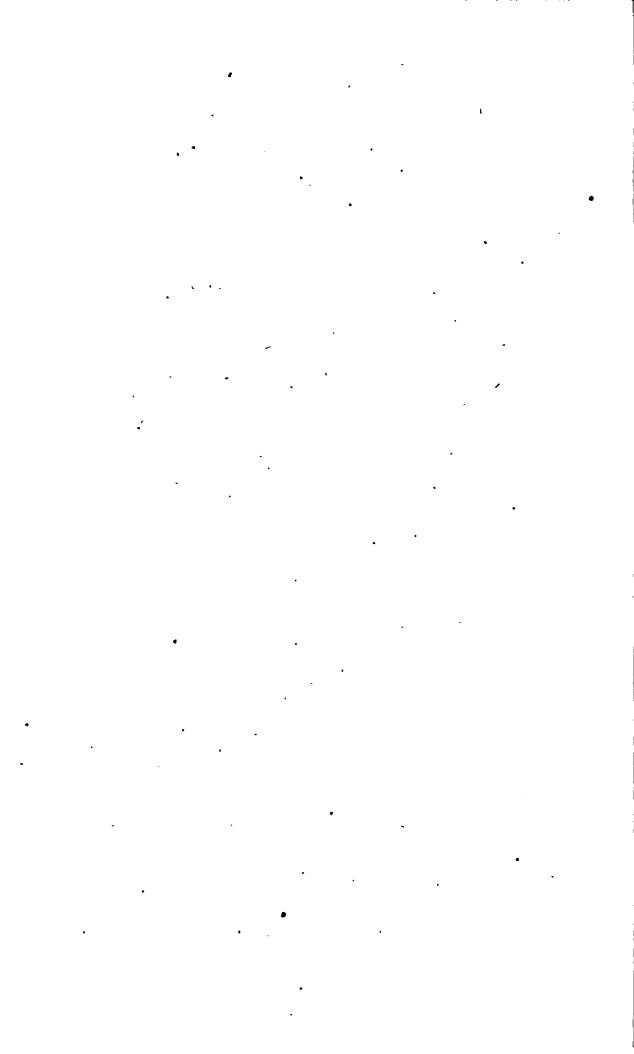


# INTRODUCTION.



This little treatise is much and justly admired, as well as its celebrated and ingenious author; in short, it is to be doubted, whether any other work of the kind equal to it has ever appeared. It has been repeatedly published, in different sizes; and made its appearance on both sides of the Atlantic. The London copy from which this is printed, contains the following introduction:

“ Dr. Franklin, wishing to collect into one piece, all the sayings upon the following subjects, which he had dropped in the course of publishing the Almanac, called “ Poor Richard,” introduces Father Abraham for this purpose. Hence it is, that Poor Richard is so often quoted, and that, in the present title, he is said to be improved.—Notwithstanding the stroke of humour in the concluding paragraph of this address, Poor Richard (Saunders) and Father Abraham have proved, in America, that they are no common preachers. And shall we, brother Englishmen, refuse good sense and saving knowledge, because it comes from the other side of the water?”



THE

# Way to Wealth.

---

COURTEOUS READER,

I have heard that nothing gives an author so much pleasure, as to find his works respectfully quoted by others. Judge, then, how much I must have been gratified by an incident I am going to relate to you. I stopped my horse, lately, where a

great number of people were collected at an auction of merchants' goods. The hour of the sale not being come, they were conversing on the badness of the times; and one of the company called to a plain, clean, old man, with white locks, "Pray, Father Abraham, what think you of the times? Will not those heavy taxes quite ruin the country? How shall we ever be able to pay them? What would you advise us to?" Father Abraham stood up, and replied, "If you would have my advice, I will give it you in short, 'for a word to the wise is enough,' as Poor Richard says." They joined in desiring him

to speak his mind, and, gathering around him, he proceeded as follows :

“ Friends,” says he, “ the taxes are indeed very heavy ; and if those laid on by the government were the only ones we had to pay, we might more easily discharge them ; but we have many others, and much more grievous to some of us. We are taxed twice as much by our idleness, three times as much by our pride, and four times as much by our folly ; and from these taxes the commissioners cannot ease or deliver us by allowing an abatement. However, let us hearken to good advice, and something may be

done for us ; ‘ God helps them that help themselves ;’ as poor Richard says.

“ I. It would be thought a hard government that should tax its people one-tenth part of their time to be employed in its service : but idleness taxes many of us much more ; sloth by bringing on diseases, absolutely shortens life,

“ Sloth, like rust, consumes faster than labour wears, while the used key is always bright,’ as Poor Richard says—“ But, dost thou love life ? then do not squander time, for that

is the stuff life is made of," [as Poor Richard says.—How much more than is necessary do we spend in sleep! forgetting, that, the sleeping fox catches no poultry, and that there will be sleeping enough in the grave," as Poor Richard says.

“If time be of all things the most precious, wasting time must be,” as Poor Richard says, ‘the greatest prodigality!’ since, as he elsewhere tells us, ‘Lost time is never found again; and what we call time enough always proves little enough.’ Let us, then, up and be doing, and doing to the purpose: so by diligence shall



we do more with less perplexity. " Sloth makes all things difficult, but industry all easy ; and he that riseth late, must trot all day, and shall scarce overtake his business at night : while laziness travels so slowly, that poverty soon overtakes him. Drive thy business, let not that drive thee ; and early to bed, and early to rise, makes a man healthy, wealthy and wise," as Poor Richard says.

" So what signify wishing and hoping for better times ? We may make these times better, if we bestir ourselves. " Industry need not wish : and he that lives upon hope will die

fasting. There are no gains without pains ; then help hands, for I have no lands ;' or, if I have, they are smartly taxed. ' He that hath a trade, hath an estate ; and he that hath a calling, hath an office of profit and honour,' as Poor Richard says ; but then the trade must be worked at, and the calling well followed, or neither the estate nor the office will enable us to pay our taxes. If we are industrious, we shall never starve ; for ' at the working man's house, hunger looks in, but dares not enter.' Nor will the bailiff or constable enter ; for, ' industry pays debts, while despair increaseth them.' What, though

you have found no treasure, nor has any rich relation left you a legacy, ‘Diligence is the mother of good luck, and God gives all things to industry. Then plough deep, while sluggards sleep, and you shall have corn to sell and to keep.’ Work while it is called to-day, for you know not how much you may be hindered to-morrow. ‘One to-day is worth two to-morrows,’ as Poor Richard says.; and farther, “Never leave that till to-morrow, which you can do to-day.” If you were a servant, would you not be ashamed that a good master should catch you idle? Are you then your own master? Be

ashamed to catch yourself idle, when there is so much to be done for yourself, your family, your country, and your king. Handle your tools without mittens : remember, that, ‘ The cat in gloves catches no mice,’ as Poor Richard says. It is true, there is much to be done, and, perhaps, you are weak handed ; but stick to it steadily, and you will see great effects : for, “ constant dropping wears away stone ; and by diligence and patience the mouse ate in two the cable ; and little strokes fell great oaks.’

“Methinks I hear some of you say, ‘Must a man afford himself no leisure?’ I will tell thee, my friend, what Poor Richard says: ‘Employ thy time well, if thou meanest to gain leisure ; and, since thou art not sure of a minute, throw not away an hour.’ Leisure is time for doing something useful: this leisure the diligent man will obtain, but the lazy man never ; for, “A life of leisure, and a life of laziness are two things. Many without labour, would live by their wits only, but they break for want of stock ;” whereas, industry gives comfort, and plenty and respect. ‘Fly pleasures, and they will

follow you. The diligent spinner has a large shift ; and now I have a sheep and a cow, every body bids me good morrow.”

“ II. But with our industry we must likewise be steady, settled, and careful, and oversee our own affairs with our own eyes, and not trust too much to others : for, as Poor Richard says,

“ I never saw an oft-removed tree,  
Nor yet an oft removed family,  
That throve so well as those that settled be.”

And again, “ Three removes are as bad as a fire :” and again, “ Keep thy

shop, and thy shop will keep thee :”  
 and again, “ If you would have your  
 business done, go ; if not, send.”  
 And again,

“ He that by the plough would thrive,  
 Himself must either hold or drive.”

And again, ‘ The eye of the master  
 will do more work than both his  
 hands ;’ and again, ‘ Want of care  
 does us more damage than want of  
 knowledge :’ and again, ‘ Not to over-  
 see workmen, is to leave them your  
 purse open.’

“ Trusting too much to other’s care  
 is the ruin of many ; for, ‘ In the af-

fairs of this world, men are saved, not by faith, but by the want of it :” but a man’s own care is profitable ; for if you would have a faithful servant, and one that you like—serve yourself. A little neglect may breed great mischief ; for want of a nail the shoe was lost ; for want of a shoe the horse was lost ; and for want of a horse the rider was lost ;’ being overtaken and slain by the enemy ; all for want of a little care about a horse shoe nail.

“ III. So much for industry, my friends, and attention to one’s own business ; but to these we must add



frugality, if we would make our industry more certainly successful. A man may, if he know not how to save as he gets, 'keep his nose all his life to the grindstone, and die not worth a groat at last. A fat kitchen makes a lean will ;' and,

" Many estates are spent in getting,  
 Since women for tea forsook spinning and knitting,  
 And men for punch forsook hewing and splitting."

' If you would be wealthy, think of saving as well as of getting. The Indies have not made Spain rich, because her outgoes are greater than her incomes.'

“ Away then with your expensive follies and you will not then have so much cause to complain of hard times, heavy taxes, and chargeable families ; for,

“ Women and wine, game and deceit,  
Make the wealth small, and the want great.”

And farther; ‘ What maintains one vice, would bring up two children.’ You may think, perhaps, that a little tea, or a little punch now and then, diet a little more costly, clothes a little finer, and a little entertainment now and then, can be no great matter ; but remember, ‘ Many a little makes a mickle.’ Beware of little

expenses ; ‘ A small leak will sink a great ship,’ as Poor Richard says : and again, ‘ Who dainties love, shall beggars prove ;’ and moreover, ‘ Fools make feasts, and wise men eat them.’ Here you are all got together to this sale of fineries and knick-knacks. You call them goods ; but if you do not take care, they will prove evils to some of you. You expect they will be sold cheap, and, perhaps, they may for less than they cost : but if you have no occasion for them, they may be dear to you. Remember what Poor Richard says, ‘ Buy what thou hast no need of, and ere long thou shalt sell thy necessa-

ries,' And again, ' At a great penny-worth pause a while ;' he means, that perhaps the cheapness is apparent only, and not real ; or the bargain, by straitening thee in thy business, may do thee more harm than good. For in another place he says, 'Many have been ruined by buying good penny-worths.' Again, ' It is foolish to lay out money in a purchase of repentance ;' and yet this folly is practised every day at auctions, for want of minding the almanac. Many a one, for the sake of finery on the back, has gone with a hungry belly, and half starved their families ; ' Silks and satins, scarlet

and velvets, put out the kitchen fire,' as Poor Richard says. These are not the necessaries of life : they can scarcely be called the conveniences : and yet, only because they look pretty, how many want to have them ! By these, and other extravagancies, the genteel are reduced to poverty, and forced to borrow of those whom they formerly despised, but who, through industry and frugality have maintained their standing ; in which case it appears plainly, that, ' A ploughman on his legs, is higher than a gentleman on his knees,' as Poor Richard says. Perhaps they have had a small estate left them, which they knew not the

getting of ; they think ‘ it is day and will never be night :’ that a little to be spent out of so much is not worth minding ; but, ‘ Always taking out of the meal-tub, and never putting in, soon comes to the bottom,’ as Poor Richard says : and then, ‘ When the well is dry, they know the worth of water.’ But this they might have known before, if they had taken his advice. ‘ If you would know the value of money, go and try to borrow some ; for he that goes a borrowing, goes a sorrowing,’ as Poor Richard says ; and, indeed, so does he that lends to such people,

when he goes to get it in again. Poor Dick farther advises, and says,

“Fond pride of dress is sure a very curse,  
Ere fancy you consult, consult your purse.”

And again, ‘Pride is as loud a beggar as Want, and a great deal more saucy.’ When you have bought one fine thing, you must buy ten more, that your appearance may be all of a piece ; but Poor Dick says, ‘It is easier to suppress the first desire, than to satisfy all that follow it. And it is as truly folly for the poor to ape the rich, as for the frog to swell, in order to equal the ox.

**“Vessels large may venture more,  
But little boats should keep near shore.”**

**It is however, a folly soon punished :  
for as Poor Richard says, ‘ Pride that  
dines on vanity, sups on contempt ;  
Pride breakfasted with Plenty, dined  
with Poverty, and supped with Infamy.’ And, after all, of what use is this  
pride of appearance, for which so  
much is risked, so much is suffered ?  
It cannot promote health, nor ease  
pain ; it makes no increase of merit  
in the person—it creates envy, it  
hastens misfortune.**

**“ But what madness it must be to  
run in debt for these superfluities !**



We are offered, by the terms of this sale, six months credit ; and that perhaps, has induced some of us to attend it, because we cannot spare the ready money, and hope now to be fine without it. But, ah ! think what you do when you run in debt ; you give to another power over you liberty. If you cannot pay at the time, you will be ashamed to see your creditor ; you will be in fear when you speak to him ; you will make poor, pitiful, sneaking excuses, and, by degrees, come to lose your veracity, and sink into base downright lying ; for, ‘The second vice is lying, the first is running in debt,’ as Poor

**Richard says ; and again to the same purpose, Lying rides upon Debt's back ;' whereas, a free-born man ought not to be ashamed nor afraid to see or speak to any man living. But poverty often deprives a man of all spirit and virtue. ' It is hard for an empty bag to stand upright.' What would you think of that prince or of that government, who should issue an edict forbidding you to dress like a gentleman or gentlewoman, on pain of imprisonment or servitude? Would you not say you were free, have a right to dress as you please, and that such an edict would be a breach of your privileges, and such**

a government tyrannical ? And yet, you are about to put yourself under that tyranny, when you run in debt for such dress ! Your creditor has authority, at his pleasure, to deprive you of your liberty, by confining you in gaol for life, or by selling you for a servant, if you should not be able to pay him. When you have got your bargain, you may, perhaps, think little of payment ; but as Poor Richard says, ‘ Creditors have better memories than debtors ; creditors are a superstitious sect, great observers of set days and times.’ The day comes round before you are aware, and the demand is made before you

are prepared to satisfy it ; or, if you bear your debt in mind, the term, which at first seemed so long, will, as it lessens, appear extremely short : time will seem to have added wings to his heels as well as his shoulders. — ‘ Those have a short Lent, who owe money to be paid at Easter.’ At present, perhaps, you may think yourselves in thriving circumstances, and that you can bear a little extravagance without injury ; but,

“ For age and want save while you may,  
No morning sun lasts a whole day.”

“ Gain may be temporary and uncertain ; but ever, while you live ex-

pense is constant and certain ; and  
 ‘ It is easier to build two chimneys,  
 than to keep one in fuel,’ as Poor  
 Richard says : so, ‘ Rather go to bed  
 supperless, than rise in debt.’

Get what you can and what you get hold,  
 ‘Tis the stone that will turn your lead into gold.

And when you have got the philosopher’s stone, sure you will no longer complain of bad times, or of the difficulty of paying taxes ?

“ IV. This doctrine, my friends, is reason and wisdom : but after all, do not depend too much upon your own industry, and frugality, and pru-

dence, though excellent things; for they may all be blasted without the blessing of Heaven: and, therefore, ask that blessing humbly, and be not uncharitable to those that at present seem to want it, but comfort and help them. Remember, Job, suffered, and was afterwards prosperous.

“ And now, to conclude, ‘ Experience keeps a dear school, but fools will learn in no other,’ as Poor Richard says, and scarce in that; for it is true, ‘ We may give advice, but we cannot give conduct.’ However, remember this, ‘ They that will not be counselled cannot be helped;’ and

farther, that, ‘If you will not hear Reason, she will surely rap your knuckles,’ as Poor Richard says.”

Thus the old gentleman ended his harangue. The people heard it, and approved the doctrine, and immediately practised the contrary, just as if it had been a common sermon; for the auction opened, and they began to buy extravagantly. I found the good man had thoroughly studied my Almanac, and digested all I had dropped on those topics during the course of twenty-five years. The frequent mention he made of me must have tired any one else; but my vanity

was wonderfully delighted with it, though I was conscious that not a tenth part of the wisdom was my own, which he ascribed to me ; but rather the gleanings that I had made of the sense of all ages and nations. However, I resolved to be the better for the echo of it ; and though I had at first determined to buy stuff for a new coat, I went away, resolved to wear my old one a little longer. Reader, if thou wilt do the same, thy profit will be as great as mine. I am, as ever, thine to serve thee,

**RICHARD SAUNDERS.**







**ADVICE**  
**TO**  
**A YOUNG TRADESMAN.**  
**FROM**  
**AN OLD ONE.**

---

**BY DR. BENJAMIN FRANKLIN.**

---

## ADVICE

TO

# *A Young Tradesman.*



Remember that time is money. He that can earn 10s. a day by his labour, and goes abroad, or sits idle one half of that day, though he spend but 6d. during his diversion or idleness, ought not to reckon that the only expense ; he has really spent, or rather thrown away, 5s. besides.

**Remember that credit is money. If a man lets money lie in my hands after it is due, he gives me the interest, or so much as I can make of it during that time. This amounts to a considerable sum, if a man has a good and large credit, and makes good use of it.**

**Remember that money is of a prolific, generating nature. Money can beget money, and its offspring can beget more, and so on : 5s. turned, is six ; turned again, is 7s. 3d. and so on till it becomes a 100l. The more there is of it, the more it produces every turning ; so that the profits rise**

quicker and quicker.—He that kills a breeding sow, destroys all her offspring to the thousandth generation. He that murders a crown, destroys all that it might have produced, even scores of pounds.

Remember that six pounds a year is but a groat a day. For this little sum, which may daily be wasted in time or expense, unperceived, a man of credit may, on his own security, have the constant use and possession of 100l. So much in stock, briskly turned by an industrious man produces great advantage.

Remember this saying, *That the good paymaster is lord of another man's purse.* He that is known to pay punctually and exactly at the time he promises, may at any time, and on any occasion, raise all the money his friends can spare. This is sometimes of great use ; therefore, never keep borrowed money an hour beyond the time you promised, lest a disappointment shut up your friend's purse for ever.

The most trifling actions that affect a man's credit, are to be regarded. The sound of your hammer at five in the morning, or nine at night,

heard by a creditor, makes him easy six months longer. But, if he sees you at a billiard table, or hears your voice at a tavern, when you should be at work, he sends for his money the next day. Finer clothes than he or his wife wears, or greater expense in any particular than he affords himself, shocks his pride, and he duns you to humble you. Creditors are a kind of people that have the sharpest eyes and ears, as well as the best memories of any in the world,

Good natured creditors (and such one would always choose to deal with, if one could,) feel pain when



they are obliged to ask for money. Spare them that pain, and they will love you. When you receive a sum of money, divide it among them according to your debts. Do not be ashamed of paying a small sum, because you owe a greater. Money, more or less, is always welcome, and your creditor would rather be at the trouble of receiving ten pounds, voluntarily brought him, though at ten different times or payments, than be obliged to go ten different times to demand it, before he can receive it in a lump. It shows that you are mindful of what you owe ; it makes you appear a careful as well as an honest

man, and that still increases your credit.

Beware of thinking all your own that you possess, and of living accordingly. It is a mistake that many people who have credit fall into. To prevent this, keep an exact account, for some time, of both your expenses and incomes. If you take the pains at first to mention particulars, it will have this good effect, you will discover how wonderfully small trifling expenses mount up to large sums, and will discern what might have been, and may, for the future

be saved, without occasioning any great inconvenience.

In short, the way to wealth, if you desire it, is as plain as the way to market. It depends chiefly on two words, *industry* and *frugality* ; i. e. waste neither your time nor money, but make the best use of both. He that gets all he can, and saves all he gets, (necessary expenses excepted) will certainly become rich ; if that Being who governs the world, to whom all should look for a blessing on their honest endeavours, does not, in his wise providence, otherwise determine.

*FINIS.*

**Samuel Wood & Sons,**

**New-York ;**

**And Samuel S. Wood & Co.**

**Baltimore ;**

*Have for sale a great variety of Juvenile Books, ornamented with handsome engravings, and adapted to the capacities of children.*

**The following have been recently published.**

***The Rational Dame :*** or, hints towards supplying prattle for Children, Price 50 cents.

***Curious Antiquities :*** or, the Etymology of many remarkable Old Sayings, Proverbs, and Singular Customs ; explained by Joseph Taylor, Price 50 cents.

***The Hedge of Thorns.*** By Mrs. Sherwood, Author of " The History of the Fairchild Family, Little

Henry and his Bearer, &c. Price  
37½ cents.

*Scenes in China*, exhibiting the Manners, Customs, Diversions, and Singular Peculiarities of the Chinese, together, with the mode of Travelling, Navigation, &c. in that vast Empire, Price 75 cents.

*Choice Emblems*, Natural, Historical, Fabulous, Moral, and Divine, for the Instruction and Amusement of Youth ; Displaying the Beauties and Morals of the Ancient Fabulists. Price 75 cents.

*The Pleasing Moralist* ; containing Essays on various subjects, including Dr. Watts' Advice to a Young Man, on his entrance into the world. Price 37½ cents.

•

***Hieroglyphical Bible***, for the amusement and instruction of children; being, a selection of some of the most useful lessons, and interesting narratives, from Genesis to the Revelations. Embellished with familiar figures and striking emblems, neatly engraved. Price 37½ cents.

***The Calendar of Nature***; designed for the Instruction and Entertainment of young persons. Price 37½ cents.

***Pictures of English History***, in miniature, designed by Alfred Mills: with descriptions. Price 50 cents.

***London in Miniature***: with 47 engravings of its public buildings and antiquities, from drawings, by Alfred Mills. Price 50 cents.

***Costumes of Different Nations***, in

Miniature, from Drawings, by Alfred Mills. Price 50 cents.

*Biography of Eminent Persons*, alphabetically arranged. With portraits, from drawings by Alfred Mills. Price 50 cents.

*The Afflicted Villager*, or some account of M. M—— who has been sixteen years confined to her bed. In four letters to Eliza. 12½ cents.

*The History of Fidelity and Profession*. Price 12 cents.

*Papa's Present*; or, Pictures of Animals, with descriptions in Verse. Price 12 cents.

*London*; a *Descriptive Poem*. Price 12 cents.

*The History of Jacob*; a Scripture Narrative, in verse. Price 12 cents.

*Children's Amusements*. Price 12 cents.

*A Present to Children*. Price 12 cents.

*The Progress of the Dairy*. Price 12 cents.

*Variety*, in Prose and Verse, for little children. Price 12 cents.

*Good Girl's Soliloquy*. Price 12 cents.

*Good Boy's Soliloquy*. Price 12 cents.











**This book should be returned to the Library on or before the last date stamped below.**

**A fine of five cents a day is incurred by retaining it beyond the specified time.**

**Please return promptly.**



